United States Bankruptcy Court Eastern District of Michigan

In re	Christopher D Wyman		Case No	08-33171
-	<u> </u>	Debtor	.,	
			Chapter	13

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	200,000.00		
B - Personal Property	Yes	3	4,795.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		213,304.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		160,980.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,250.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,898.00
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	204,795.00		
			Total Liabilities	374,284.00	

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United States Bankruptcy Court Eastern District of Michigan

In re	Christopher D Wyman		Case No 08- 3	33171
_		Debtor		
			Chapter	13
			•	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,250.00
Average Expenses (from Schedule J, Line 18)	1,898.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	250.00

State the following:

bute the following.		
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		13,304.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		160,980.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		174,284.00

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In re	Christopher D Wyman			Case No	08-33171	
_		Debtor	,			

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

			Community	Claim or Exemption	
Descript	tion and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured	Amount of Secured Claim

Sub-Total > 200,000.00 (Total of this page)

200,000.00 Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re	Christopher	D	Wyman

Case No.	08-33171	

Debtor

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	misc. cash on hand	-	15.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank of America checking account	-	4.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	furniture, appliances, furnishings etc.	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	clothes	-	200.00
7.	Furs and jewelry.	gold ring with black onyx stone	-	75.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		

Sub-Total > 794.00 (Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re Christopher D Wyman

Case No.	08-33171	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.		100% ownership interest in CD Wyman, Inc. (a construction company that does not operate)		-	1.00
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	X				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		Potential lawsuit against neighbor for dog bite Debtor received in 2008. Debtor has retained a lawyer but no legal action has been commenced Value of case is unknown.		-	Unknown
				-	Sub-Tota	al > 1.00
			(T	Total of	this page)	

Sheet $\underline{\mathbf{1}}$ of $\underline{\mathbf{2}}$ continuation sheets attached to the Schedule of Personal Property

In re	Christopher	D Wymar

Case No.	08-33171	

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1992 Toyota Corsica (185,000 miles)	-	200.00
	other vehicles and accessories.	•	1997 Expedition (vehicle was totalled a year ago)	-	1,700.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	I	nand tools	-	2,000.00
30.	Inventory.	X			
31.	Animals.	1	our dogs	-	100.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 4,000.00 (Total of this page)

Total > 4,795.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

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Christopher D Wyman

Case No.	08-33171	

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.

■ 11 U.S.C. §522(b)(2)
□ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence - 5757 Milletm Fowlerville, MI 48836	11 U.S.C. § 522(d)(1)	10,125.00	200,000.00
<u>Cash on Hand</u> misc. cash on hand	11 U.S.C. § 522(d)(5)	15.00	15.00
Checking, Savings, or Other Financial Accounts, C Bank of America checking account	Certificates of Deposit 11 U.S.C. § 522(d)(5)	4.00	4.00
Household Goods and Furnishings furniture, appliances, furnishings etc.	11 U.S.C. § 522(d)(3)	500.00	500.00
Wearing Apparel clothes	11 U.S.C. § 522(d)(3)	200.00	200.00
Furs and Jewelry gold ring with black onyx stone	11 U.S.C. § 522(d)(4)	75.00	75.00
Stock and Interests in Businesses 100% ownership interest in CD Wyman, Inc. (a construction company that does not operate)	11 U.S.C. § 522(d)(5)	1.00	1.00
Other Contingent and Unliquidated Claims of Ever Potential lawsuit against neighbor for dog bite Debtor received in 2008. Debtor has retained a lawyer but no legal action has been commenced. Value of case is unknown.	<u>y Nature</u> 11 U.S.C. § 522(d)(11)(D)	0.00	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 1992 Toyota Corsica (185,000 miles)	11 U.S.C. § 522(d)(2)	200.00	200.00
1997 Expedition (vehicle was totalled a year ago)	11 U.S.C. § 522(d)(2)	1,700.00	1,700.00
Machinery, Fixtures, Equipment and Supplies User hand tools	<u>d in Business</u> 11 U.S.C. § 522(d)(6)	2,000.00	2,000.00
Animals four dogs	11 U.S.C. § 522(d)(5)	100.00	100.00

Total: 14,920.00 204,795.00

In re Christopher D Wyman Case N	e No. 08-33171
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Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH-ZGUZ	DZ LL Q LL Z C	D_	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxx2439			Residence - 5757 Milletm Fowlerville, MI	Т	ATED			
First Franklin P.O. Box 1838 Pittsburgh, PA 15230-1838		-	48836		ט			
		L	Value \$ 200,000.00	Ц			205,000.00	5,000.00
Account No. xxxxxx2363			Judgment Lien					
LVNV Funding, LLC 15 South Main street Greenville, SC 29601		-	Residence - 5757 Milletm Fowlerville, MI 48836					
			Value \$ 200,000.00				8,304.00	8,304.00
Account No.			Value \$					
Account No.				П				
			Value \$					
_0 continuation sheets attached			S (Total of t	ubto			213,304.00	13,304.00
Total (Report on Summary of Schedules) 213,304.00 13,304.0					13,304.00			

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In re	Christopher	D Wymar

Case No0	8-33171
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Debtor

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. \S 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re	Christopher D Wyman		Case No	08-33171	
•		Debtor	_,		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

						_	_	
CREDITOR'S NAME,	CO	Ηυ	sband, Wife, Joint, or Community	CO	U	l c	1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N H L N G H N	NL QU DAT	SPUTED	3	AMOUNT OF CLAIM
Account No.			2002	Ť	T E D			
Advance Craft 9369 Sheltering Oaks Dr. Brighton, MI 48114		-	Notice only - supplies for company		D			0.00
Account No.		T	09/03	t	T	T	†	
Allied Building Products 1050 Lawson Dr. Howell, MI 48843		-	Notice only Judgment Satisfied - Case # 03-031705GC					
								0.00
Account No. Amercian concrete Products 4944 Mason Rd Howell, MI 48843		-	2004 Notice Only					
								0.00
Account No.		Г	rent			T	1	
Andrew Mannarino 3515 E. Dean Rd. Howell, MI 48855		-						
								1,000.00
8 continuation sheets attached			(Total of t	Sub			,	1,000.00

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In re	Christopher D Wyman	,	Case No	08-33171	
_	·	Debtor			

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			construction work (independent contractor)	Т	T E		
Armon Ormanian 9497 Huron Rapids Dr. Pinckney, MI 48169		-			D		2,500.00
Account No.			credit card				
Aspen Mastercard c/o Midland Credit Management Dept. 12421 Oaks, PA 19456		-					4 050 00
							1,058.00
Account No. Cadillac Accounts Receivable Mngt., Inc. P.O. Box 358 Cadillac, MI 49601		-	2001 medical bill (Quest Labs?)				47.00
Account No.							
Capital One Bk (USA) NA P.O. Box 60024 City Of Industry, CA 91716		-					1,544.00
Account No.			Notice Only	\vdash			•
CNA Surety 8137 Innovation Way Chicago, IL 60682-0081		_	Troubb only				0.00
Sheet no. 1 of 8 sheets attached to Schedule of		_		Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	5,149.00

In re	Christopher D Wyman	,	Case No	08-33171	
_	·	Debtor			

Husband, Wife, Joint, or Community UNLLQULDATED CODEBTOR CONTINGENT CREDITOR'S NAME, **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE. W CONSIDERATION FOR CLAIM. IF CLAIM AND ACCOUNT NUMBER J AMOUNT OF CLAIM IS SUBJECT TO SETOFF, SO STATE. С (See instructions above.) Account No. xxxx1558 **Notice only** Daily Press & Argus 323 East Grand River P.O. box 230T **Howell, MI 48844** 0.00 **Notice Only** Account No. Diane K. Gentry 187 S. Hughes **Howell, MI 48843** 0.00 credit card Account No. xxxxxx6767 **Discover Card** P.O. Box 15192 Wilmington, DE 19850-5192 7,590.00 architectural services Account No. **Estate of Charles Skinner** 4,000.00 Account No. **Notice only Fifty -Third District Court** Case # 06-2269-GC 204 S Highlander Way **Howell, MI 48843** 0.00 Sheet no. 2 of 8 sheets attached to Schedule of Subtotal 11,590.00

Filed 08/20/08 Entered 08/20/08 23:06:17 Page 12 of 31 Best Case Bankruptcy $\begin{array}{c} 08\text{-}33171\text{-}dof & Doc\ 12 \\ \text{Copyright (c) } 1996\text{-}2008\text{ - Best Case Solutions - Evanston, IL - (800) } 492\text{-}8037 \\ \end{array}$

(Total of this page)

Creditors Holding Unsecured Nonpriority Claims

In re	Christopher D Wyman		(Case No	08-33171	
-		Debtor	-,			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U N L	D	
MAILING ADDRESS	CODEBTOR	Н		C O N T	L	S P	
INCLUDING ZIP CODE,	Ē	W	CONSIDERATION FOR CLAIM. IF CLAIM		1-QD-	įυ	AMOUNT OF CLAIM
AND ACCOUNT NUMBER (See instructions above.)	ò	C	IS SUBJECT TO SETOFF, SO STATE.	N G E N	Ĭ	Ė	AMOUNT OF CLAIM
(See fish actions above.)	R	Ľ		E N	D A	D	
Account No.			Notice only	Т	DATED		
					D		
Fifty -Third District Court							
Case # 07-3915GC		-					
204 S Highlander Way							
Howell, MI 48843							
							0.00
Account No.			01/05				
			misc.				
Flagstar Bank							
c/o JJ Marchall & Associates		-					
6060 Collections Dr. # 200							
Shelby Twp., MI 48316-4946							
, , , , , , , , , , , , , , , , , , , ,							226.00
Account No.			2003				
1 to to the total			Notice only - advertising for business				
Fowlerville News and Views							
734 S. Grand Ave.		_					
Fowlerville, MI 48836							
owierville, in 40000							
							0.00
							0.00
Account No.			2002				
			Notice only - corporate advertising				
George Moses Co.							
P.O. Box 686		-					
Cohoctah, MI 48816							
							0.00
Account No.			Notice only				
Hometown Newspapers							
c/o ann arbor Credit Bureau, Inc.		-					
P.O. Box 230							
Howell, MI 48843-0230							
							0.00
Sheet no. 3 of 8 sheets attached to Schedule of		_	S	Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of the	his	pag	e)	226.00

In re	Christopher D Wyman	,	Case No	08-33171	
_	·	Debtor			

CREDITOR'S NAME,	CO	1	ısband, Wife, Joint, or Community	CO	U N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	OM-LVO-LVZC	SPUTED	AMOUNT OF CLAIM
Account No. xxxx0708			07/04	Т	T E		
HSBC 12650 Ingenuity Dr. Orlando, FL 32826-2703		-	Notice only - account sold to LVNV		D		0.00
Account No. xxxx2363			09/02		Г		
HSBC - Best Buy 12650 Ingenuity Dr. Orlando, FL 32826-2703		-	Notice only - account sold to LVNV				0.00
Account No.			Notice Only		Г		
Interestate Regions Bills Service 1025 fifth ave. SE P.O. box 2250 Decatur, AL 35609		-					0.00
Account No.			Dischargeable penalites for late filing for 2001				
IRS/Department of Treasury Compliance Services Insolvency Box 330500 - Stop 15 Detroit, MI 48232		-	taxes				3,700.00
Account No.		H	loan		H		
John & Nancy Saunders 4605 Golfview Brighton, MI 48116		-					60,000.00
Sheet no4 of _8 sheets attached to Schedule of			S	Subt	ota	1	63,700.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	03,700.00

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In re	Christopher D Wyman	,	Case No	08-33171	
_	·	Debtor			

CREDITOR'S NAME,	C	Ηι	sband, Wife, Joint, or Community	CC	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			Judgment - Case # 02-6325-GC	T	E		
Lee Wholesalers, Inc. 35801 Grand River New Hudson, MI 48165		-			D		0.00
Account No. Livingston aggregate, Inc. 1335 E. Batton Howell, MI 48855		-	10/03 Judgment - Case # 3-5858GC construction costs for businessn				
							14,642.00
Account No. Manufactured Home Monthly 11590 Highland Rd. Hartland, MI 48353		-	Notice Only - corporate advertising				0.00
Account No. Marc Goldman & Associates 30300 Northwestern Hwy., Ste. 312 Farmington, MI 48334		-	legal fees				4,500.00
Account No. McNallay Nimergood 5825 Dixie Hwy Saginaw, MI 48601		-	Notice only - corporate debt (crane fees)				0.00
Sheet no. <u>5</u> of <u>8</u> sheets attached to Schedule of				Sub			19,142.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	nıs	pag	e)	1

In re	Christopher D Wyman		Case No	08-33171
_		Debtor		

					_		
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	c	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			10/06		E		
Metris Companies c/o Hirshberg Acceptance 29905 Six Mile Rd, ste. B Livonia, MI 48152-3603		-			D		29,629.00
Account No.			legal fees				
Mike Kehoe & Associates 224 W. sibley St. Howell, MI 48843		-					400.00
Account No.			JC Penny credit card	+			
Monogram Credit Card Bank c/o Mary Jane M. Elliott P.C. 24300 Karim Blvd., Novi, MI 48375		-					855.00
Account No.			Ioan				
Patrick J. Wyman 7892 Windfield Brighton, MI 48116		-					13,000.00
Account No.			medical/lab fees	T			
Quest diagnostics, inc. c/o Russell Collection Agency, Inc. P.O. Box 7009 Flint, MI 48507-0009		_					428.00
Sheet no. 6 of 8 sheets attached to Schedule of				Sub	tota	.1	44,312.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	44,312.00

In re	Christopher D Wyman		Case No.	08-33171	
_		Debtor			

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	Ü	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J C H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIGUIDATED	SPUTED	AMOUNT OF CLAIM
Account No.			04/06	ן ד	T E		
Randy's Service Station 8030 W. Mason Rd. Fowlerville, MI 48836		-	Judgment - Case # 04-2727GC		D		7,831.00
Account No.			Notice Only				
Rayola Banfield P.O. Box 21 Howell, MI 48844		-					0.00
Account No.	┢	\vdash	medical				
Russell Collection Agency P.O. Box 7009 Flint, MI 48507		-	inculcul.				428.00
Account No.	t		Notice only				
Seventieth District Court Case # 036142CV2 111 S. Michigan Ave. Saginaw, MI 48602		-					0.00
Account No.	t	T	Notice purposes	T			
State of Michigan Collections Division Deprtment of Treasury Lansing, MI 48922		-					0.00
Sheet no. 7 of 8 sheets attached to Schedule of				Subt	ota	1	0.050.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	e)	8,259.00

In re	Christopher D Wyman		Case N	o	08-33171
_		Debtor			

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Č	Ü	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DAT	D I S P UT E D	AMOUNT OF CLAIM
Account No.			02/04	'	E		
Stone Transport Inc. 3495 Hack Saginaw, MI 48601		-	Judgment - Caase # 03-6142CV2		D		2,110.00
Account No.	╁		credit card	t	H	t	
Sunoco Inc. c/o Asset Acceptance Corp. P.O. box 2036 Warren, MI 48090-2036		-					1,197.00
Account No.				+	-	\perp	1,101100
Tanner and James, inc. 32 W. Lookerman street, Suite L-101 Dover, DE 19904		-					
							4,295.00
Account No.							
Account No.				T		T	
Sheet no8 of _8 sheets attached to Schedule of				Subi			7,602.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	7,002.00
			(Report on Summary of So		Γota dule		160,980.00

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In re	Christopher D Wyman		Case No.	08-33171	
		Debtor			

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

_				
In re	Christopher D Wyman		Case No	08-33171
-		Debtor		

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

In re	Christopher D Wyman		Case No.	08-33171	
		Debtor(s)			

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEB	BTOR AND SPOUSE	
Divorced	RELATIONSHIP(S): None.	AGE(S):	
2.70.000	1101101		
Employment:	DEBTOR	SPOUSE	
Occupation			
Name of Employer	Michigan Leasing & Financial Services		
How long employed	2 weeks		
Address of Employer	6143-1/2 28th Street SE Grand Rapids, MI 49546		
INCOME: (Estimate of aver	rage or projected monthly income at time case filed)	DEBTOR	SPOUSE
	ary, and commissions (Prorate if not paid monthly)	\$ 5,000.00	\$ N/
2. Estimate monthly overtim	e	\$ 0.00	\$ N/A
3. SUBTOTAL		\$5,000.00	\$ N //
4. LESS PAYROLL DEDUC	CTIONS		
a. Payroll taxes and so	cial security	\$ 1,000.00	\$ N/A
b. Insurance		\$ 0.00	\$ N/
c. Union dues		\$	\$ N/
d. Other (Specify):		\$ <u>0.00</u>	\$ N/
		\$	\$ N/
5. SUBTOTAL OF PAYRO	LL DEDUCTIONS	\$1,000.00	\$ N //
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$\$	\$ N //
7. Regular income from oper	ration of business or profession or farm (Attach detailed statement)	\$ 0.00	\$ N/
8. Income from real property		\$ 0.00	\$ N/A
9. Interest and dividends		\$ 0.00	\$ N/
dependents listed above		t of \$	\$ N //
11. Social security or govern		\$ 0.00	\$ N/
(Specify):		\$ 0.00	\$ N/A
12. Pension or retirement inc	zoma	\$ 0.00	\$ N/A
13. Other monthly income	Conie	Ψ	Ψ
	ution from girl friend	\$ 250.00	\$ N/
(5)		\$ 0.00	\$ N/A
14. SUBTOTAL OF LINES	7 THROUGH 13	\$\$	\$
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$\$	\$ N //
16. COMBINED AVERAGI	E MONTHLY INCOME: (Combine column totals from line 15)	\$	4,250.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

In re Christopher D Wyman Case No. 08-33171

Debtor(s)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

expenses calculated on this form may differ from the deductions from medical anowed on Form 224 of 2.	20.	
\Box Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complexpenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	0.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X_		
2. Utilities: a. Electricity and heating fuel	\$	202.00
b. Water and sewer	\$	33.00
c. Telephone	\$	140.00
d. Other propane	\$	163.00
3. Home maintenance (repairs and upkeep)	\$	20.00
4. Food	\$	200.00
5. Clothing	\$	15.00
6. Laundry and dry cleaning	\$	15.00
7. Medical and dental expenses	\$	123.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	67.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	236.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _property taxes	\$	242.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other property taxes	\$	242.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	1,898.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	Ψ	1,000.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Note that medical expenses are high due to heart issues (blocked artery). Auto expenses		
are high due to extensive driving to and from Grand Raipds.		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	4,250.00
b. Average monthly expenses from Line 18 above	\$	1,898.00
c. Monthly net income (a. minus b.)	\$	2,352.00
	-	

United States Bankruptcy Court Eastern District of Michigan

In re	Christopher D Wyman		Case No.	08-33171
		Debtor(s)	Chapter	13

	declare under penalty of perjury that I have read the true and correct to the best of my knowledge, in		and schedules, consisting of sheets, and that		
Date	August 20, 2008	Signature:	/s/ Christopher D Wyman		
		C	Debtor		
Date		Signature:			
			(Joint Debtor, if any)		
		[If joint	case, both spouses must sign.]		
debtor	or accepting any fee from the debtor, as required by tha		mum amount before preparing any document for filing for a		
If the b	ed or Typed Name and Title, if any, of Bankruptcy Petiti cankruptcy petition preparer is not an individual, state t sible person, or partner who signs this document.		Social Security No. (Required by 11 U.S.C. § 110.) ddress, and social security number of the officer, principal,		
If the b respon Addres	pankruptcy petition preparer is not an individual, state t sible person, or partner who signs this document.				
If the b respon Addres	pankruptcy petition preparer is not an individual, state t sible person, or partner who signs this document.				
If the b respon. Addres X Signat Names	coankruptcy petition preparer is not an individual, state to exible person, or partner who signs this document. Sessetture of Bankruptcy Petition Preparer	he name, title (if any), ad	ldress, and social security number of the officer, principal,		
Addres X Signat Names prepare If more A bank	cankruptcy petition preparer is not an individual, state to sible person, or partner who signs this document. Sesseture of Bankruptcy Petition Preparer Se and Social Security numbers of all other individuals where is not an individual: See than one person prepared this document, attach additional security numbers of all other individuals.	the name, title (if any), and the name is title (if any), and the name is the	Date preparing this document, unless the bankruptcy petition rming to the appropriate Official Form for each person.		
If the brespon. Address X Signat Names prepare If more A bank or impli	cankruptcy petition preparer is not an individual, state to sible person, or partner who signs this document. Sesseture of Bankruptcy Petition Preparer Se and Social Security numbers of all other individuals where is not an individual: See than one person prepared this document, attach additionary to comply with the preparer of the preparer of the comply with the preparer of the complex comply with the preparer of the complex compl	the name, title (if any), and the name is title (if any), and the name, title (if any), and the name is title 11 and the name is the name	Date preparing this document, unless the bankruptcy petition rming to the appropriate Official Form for each person. The Federal Rules of Bankruptcy Procedure may result in finest		
Address X Signate Names prepare A bank or import I, the pare	cankruptcy petition preparer is not an individual, state to exible person, or partner who signs this document. Sesseture of Bankruptcy Petition Preparer and Social Security numbers of all other individuals where is not an individual: the than one person prepared this document, attach additionary petition preparer's failure to comply with the progressionment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	no prepared or assisted in conal signed sheets conformations of title 11 and the correct agent of the correct agent of the correct agent of the correct agent agent of the correct agent of sheets [tot]	Date preparing this document, unless the bankruptcy petition rming to the appropriate Official Form for each person. The Federal Rules of Bankruptcy Procedure may result in fines FOF A CORPORATION OR PARTNERSHIP poration or a member or an authorized agent of this case, declare under penalty of perjury that I		
Address X Signate Names prepare A bank or import I, the pare	ture of Bankruptcy Petition Preparer and Social Security numbers of all other individuals where is not an individuals where is not an individuals that the person, or partner who signs this document. and Social Security numbers of all other individuals where is not an individual: at than one person prepared this document, attach additionary trisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156. DECLARATION UNDER PENALTY OF PER the [the president or other officer or an author truership] of the [corporation or partnership] and the foregoing summary and schedules, consisting the sales and the state of the sales and the sales are the sales and the sales are the sales and the sales are the sales ar	no prepared or assisted in conal signed sheets conformations of title 11 and the correct agent of the correct agent of the correct agent of the correct agent agent of the correct agent of sheets [tot]	Date a preparing this document, unless the bankruptcy petition rming to the appropriate Official Form for each person. the Federal Rules of Bankruptcy Procedure may result in fines FOF A CORPORATION OR PARTNERSHIP poration or a member or an authorized agent of this case, declare under penalty of perjury that I		

 $\textit{Penalty for making a false statement or concealing property:} \ \ \text{Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. $\$ 152 \ \text{and } 3571.$

United States Bankruptcy Court Eastern District of Michigan

In re	Christopher D Wyman	Case No.	08-33171	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None \square

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$0.00 2008 - no wages in 2008
\$0.00 2007 income from wages and operation of business
\$0.00 2006 Wages or income from operation of business

SOURCE

AMOUNT

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR TRANSFERS **TRANSFERS OWING**

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

OWING

DATE OF PAYMENT AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF PROCEEDING AND CASE NUMBER LVNV Funding, LLC vs. Civil - breach of contract Christopher D. Wyman case

AND LOCATION 53rd District Court, 204 S. Highlander Way, Ste # 1,

DISPOSITION Judgment for Plaintiff entered

STATUS OR

12/12/07

COURT OR AGENCY

Howell, MI 48843

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DESCRIPTION AND VALUE OF **PROPERTY**

DATE OF SEIZURE

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. DESCRIPTION AND VALUE OF TRANSFER OR RETURN **PROPERTY**

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Offices of Dickron Bohikian, P.C. 866 W. Grand River Ave. Brighton, MI 48116

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$1,000.00

NAME AND ADDRESS
OF PAYEE
GreenPath Debt Solutions
38505 Country Club Dr., Ste. 210
Farmington, MI 48331-3429

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 08/04/08 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$50.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

TRANSFER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER. IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Diane K. Gentry **Howell, MI 48843**

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

Lawn Tractor worth approx. \$10,000 and debtor's residence 2 equipment trailers worth a combined \$1.000.

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

DATES OF OCCUPANCY **ADDRESS** NAME USED

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL.

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE

LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS CD Wyman, Inc.

5757 Millet xxxx7147

NATURE OF BUSINESS construction

BEGINNING AND ENDING DATES business ended 2007

Fowlerville, MI 48836

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101. None

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

ADDRESS NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

37 1 71 . 1

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None h

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

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Best Case Bankruptcy

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments theret	O
and that they are true and correct.	

Date	August 20, 2008	Signature	/s/ Christopher D Wyman Christopher D Wyman Debtor
	Penalty for making a false statement: F	Fine of up to \$500,000 or	imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571
110(h) charge	I declare under penalty of perjury that: (Inpensation and have provided the debtor will and 342(b); and, (3) if rules or guidelines h	 I am a bankruptcy p th a copy of this docur have been promulgated e given the debtor noti 	T BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110) etition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document ment and the notices and information required under 11 U.S.C. §§ 110(b), pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services ce of the maximum amount before preparing any document for filing for a
If the b	d or Typed Name and Title, if any, of Banki cankruptcy petition preparer is not an indivi- sible person, or partner who signs this docu	idual, state the name, t	Social Security No. (Required by 11 U.S.C. § 110.) iitle (if any), address, and social security number of the officer, principal,
Addres	SS		
X			
Signat	ture of Bankruptcy Petition Preparer		Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.